

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF OHIO
WESTERN DIVISION

Wells Fargo Bank Indiana, N.A.,

Case No. 3:07 CV 3174

Plaintiff,

MEMORANDUM OPINION
AND ORDER

-vs-

JUDGE JACK ZOUHARY

Victoria Smith, et al.,

Defendants.

The Court has reviewed the Report and Recommendation of the Magistrate Judge (Doc No. 36) filed October 21, 2008. Under the relevant statute (28 U.S.C. § 636(b)(1)(C) (1982)):

Within ten days after being served with a copy, any party may serve and file written objections to such proposed findings and recommendations as provided by rules of court. A judge of the court shall make a *de novo* determination of those portions of the report or specified proposed findings or recommendations to which objection is made.

In this case, the ten-day period has elapsed and no objections have been filed. The failure to file written objections constitutes a waiver of a *de novo* determination by the district court of issues covered in the report. *United States v. Sullivan*, 431 F.3d 976, 984 (2005).

The Court adopts the Magistrate Judge's Report and Recommendation (Doc. No. 36) granting the Motion for Summary Judgment / Default Judgment (Doc. No. 33) and approves the proposed Agreed Judgment Entry and Decree in Foreclosure / Judgment (Doc. No. 33-4) filed simultaneously with this Order.

IT IS SO ORDERED.

s/ Jack Zouhary
JACK ZOUHARY
U. S. DISTRICT JUDGE

November 6, 2008